

United States Bankruptcy Court
Southern District of Mississippi

In re:
Timmy Arnold, Jr.
Alexis Luchelle Arnold
Debtors

Case No. 20-01814-JAW
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-3
Date Rcvd: Aug 05, 2025

User: mssbad
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Timmy Arnold, Jr., Alexis Luchelle Arnold, 309 Stone Gate Dr., Clinton, MS 39056-5025
4906530	+ Asap Ambulance, Po Box 15203, Hattiesburg, MS 39404-5203
4906535	+ Dixon Body & Auto Sales, Inc., PO Box 1451, Hazlehurst, MS 39083-1451
4906536	+ Fastpace Mississippi, 1621 W Peace St, Canton, MS 39046-9041
4906541	+ Health Care Medical, 3900 Lakeland Dr, #101, Flowood, MS 39232-8853
4906542	+ Jackson Anesthesia Ass, 1151 N State St, #311, Jackson, MS 39202-2407
4906543	+ Keystone, P.O. Box 669, Natchez, MS 39121-0669
4906545	+ LVNV Funding, 2810 Southampton Rd, Philadelphia, PA 19154-1207
4906548	+ Radiological Gr, 1456 Ellis Ave, Jackson, MS 39204-2204
4906549	+ Shanquilla Robinson, 4701 Lakeland Dr, Apt 24F, Flowood, MS 39232-9731
4906552	TBOM, P.O. Box 31292, Tampa, FL 33631-3292

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: ATLASACQU	Aug 05 2025 23:33:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
4924117	+ Email/Text: bankruptcy@1ffc.com	Aug 05 2025 19:32:00	1ST FRANKLIN FINANC***, PO BOX 880, TOCCOA, GA 30577-0880
4915801	+ Email/Text: bankruptcy@1ffc.com	Aug 05 2025 19:32:00	1st Franklin Financial Corporation, Attn: Administrative Services, P.O. Box 880, Toccoa, GA 30577-0880
4906531	EDI: ATTWIREBK.COM	Aug 05 2025 23:33:00	AT&T, PO Box 5087, Carol Stream, IL 60197-5087
4925015	+ EDI: ATTWIREBK.COM	Aug 05 2025 23:33:00	AT&T Corp, % AT&T Services, Inc., Karen Cavagnaro, Lead Paralegal., One AT&T Way, Suite 3A104, Bedminster, NJ 07921-2693
4925012	+ EDI: ATTWIREBK.COM	Aug 05 2025 23:33:00	AT&T Mobility II LLC, %AT&T SERVICES INC., Karen A. Cavagnaro Paralegal, One AT&T Way, Suite 3A104, Bedminster, NJ 07921-2693
4928137	EDI: ATLASACQU	Aug 05 2025 23:33:00	Atlas Acquisitions LLC Assignee of, Mid America Bank and Trust, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
4906532	Email/Text: caineweiner@ebn.phinsolutions.com	Aug 05 2025 19:32:40	Caine & Weiner, Po Box 55848, Sherman Oaks, CA 91413
4906534	Email/Text: EBN_Brea@meduitrcm.com	Aug 05 2025 19:32:00	CMRE, 3075 E Imperial Hwy, Brea, CA 92821
4906533	+ EDI: CAPITALONE.COM	Aug 05 2025 23:33:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
4906537	+ EDI: AMINFOFP.COM	Aug 05 2025 23:33:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145

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4906538	+ Email/Text: bankruptcies@foxcollection.com	Aug 05 2025 19:32:00	Fox Collection Center, Pob 528, Goodlettsville, TN 37070-0528
4906539	+ Email/Text: FSBank@franklinservice.com	Aug 05 2025 19:32:00	Franklin Collection Sv, 2978 W Jackson St, Tupelo, MS 38801-6731
4906540	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Aug 05 2025 19:32:00	GLELSI, P.O. Box 7860, Madison, WI 53707-7860
4906544	Email/Text: BKRsecure@klsfs.com	Aug 05 2025 19:32:00	Kls Financial Services, 991 Aviation Pkwy, Morrisville, NC 27560
4928567	Email/PDF: resurgentbknotifications@resurgent.com	Aug 05 2025 19:46:10	LVNV Funding, LLC, Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
4906546	Email/Text: EBN@Mohela.com	Aug 05 2025 19:32:00	Mohela, 633 Spirit Drive, Chesterfield, MO 63005
4917198	Email/Text: perituspendrick@perituservices.com	Aug 05 2025 19:32:00	Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
4916256	EDI: PRA.COM	Aug 05 2025 23:33:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
4911106	+ EDI: JEFFERSONCAP.COM	Aug 05 2025 23:33:00	Premier Bankcard, LLC; Jefferson Capital Systems, LLC Assignee, Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
4906547	+ Email/Text: ecfbankruptcy@progleasing.com	Aug 05 2025 19:32:00	Progressive, 11629 So 700 E, Draper, UT 84020-8376
4906550	+ Email/Text: Tracey@sra-inc.net	Aug 05 2025 19:32:00	Smith Rouchn, 1456 Ellis Ave, Jackson, MS 39204-2204
4906551	+ Email/Text: bankruptcy@sunrisecreditservices.com	Aug 05 2025 19:32:00	Sunrise Credit Service, 260 Airport Plaza, Box 9168, Farmingdale, NY 11735-3946
4919561	+ EDI: LCIFULLSRV	Aug 05 2025 23:33:00	Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931
4906553	EDI: VERIZONCOMB.COM	Aug 05 2025 23:33:00	Verizon Wireless, 3 Verizon Place, Alpharetta, GA 30004-8510

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2025 at the address(es) listed below:

Name	Email Address
Thomas Carl Rollins, Jr	on behalf of Joint Debtor Alexis Luchelle Arnold trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Debtor Timmy Arnold Jr. trollins@therollinsfirm.com, jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Torri Parker Martin	tpm@tpmartinch13.com trusteeMSSB2H@ecf.epiqsystems.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 Timmy Arnold Jr.
 First Name Middle Name Last Name

Debtor 2 Alexis Luchelle Arnold
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Southern District of Mississippi

Case number: **20-01814-JAW**

Social Security number or ITIN **xxx-xx-6844**

EIN ____-____-____

Social Security number or ITIN **xxx-xx-3110**

EIN ____-____-____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Timmy Arnold Jr.

Alexis Luchelle Arnold
 aka Alexis L Arnold

Dated: 8/5/25

By the court: /s/Jamie A. Wilson
 United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.